

In re:
John E Shalles
Debtor(s)

Case No. 17-17427-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 12, 2020

User: Adminstra
Form ID: pdf900

Page 1 of 2
Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2020:

Recip ID	Recipient Name and Address
db	+ John E Shalles, 3042 Lovell Avenue, Broomall, PA 19008-1120
cr	+ MTGLQ Investor, LP c/o Rushmore Loan Management Se, 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618-2132

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 13 2020 04:37:00	Commonwealth Of PA., Dept. Of Revenue, Bureau Of Compliance, Dept. 280946, Harrisburg, PA 17128-0001
cr	+ Email/Text: duffyk@co.delaware.pa.us	Nov 13 2020 04:38:00	Delaware County Tax Claim Bureau, Government Center, 201 W. Front Street, Media, PA 19063-2708
cr	+ Email/PDF: gecsedl@recoverycorp.com	Nov 13 2020 04:08:08	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 14, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2020 at the address(es) listed below:

Name	Email Address
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District/off: 0313-2

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Page 2 of 2

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CAROL E. MOMJIAN

on behalf of Creditor Commonwealth Of PA. Dept. Of Revenue cmomjian@attorneygeneral.gov

CHANDRA M. ARKEMA

on behalf of Creditor MTGLQ Investor LP c/o Rushmore Loan Management Services carkema@squirelaw.com,
vcosme@squirelaw.com,jberry@squirelaw.com

DAVID H. LANG

on behalf of Debtor John E Shalles langlawoffice@gmail.com

HARRY B. REESE

on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirm.com

JEROME B. BLANK

on behalf of Creditor WELLS FARGO BANK N.A. paeb@fedphe.com

JILL MANUEL-COUGHILIN

on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirm.com

KEVIN G. MCDONALD

on behalf of Creditor Bayview Loan Servicing LLC bkgroup@kmlawgroup.com

MARIO J. HANYON

on behalf of Creditor WELLS FARGO BANK N.A. mario.hanyon@brockandscott.com, wbecf@brockandscott.com

POLLY A. LANGDON

on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com

REBECCA ANN SOLARZ

on behalf of Creditor Toyota Least Trust bkgroup@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com

SARAH K. MCCAFFERY

on behalf of Creditor MTGLQ Investor LP c/o Rushmore Loan Management Services bankruptcy@powerskirm.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

STEPHEN VINCENT BOTTIGLIERI

on behalf of Creditor Delaware County Tax Claim Bureau sbottiglieri@gillinlawoffice.com
ecfnotices@comcast.net;sbottiglieri@toscanigillin.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor Wells Fargo Bank N.A. paeb@fedphe.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor WELLS FARGO BANK N.A. paeb@fedphe.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 17

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

John E Shalles	<u>Debtor</u>	CHAPTER 13
M&T BANK	<u>Movant</u>	
vs.		NO. 17-17427 AMC
John E Shalles	<u>Debtor</u>	
Shall-Martin Garage, Inc.	<u>Co-Debtor</u>	11 U.S.C. Sections 362 and 1301
Scott F. Waterman, Esquire	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$15,513.53**, which breaks down as follows;

Post-Petition Payments: June 2020 to October 2020 at \$3,430.82/month
Suspense Balance: \$2,871.57
Fees & Costs Relating to Motion: \$1,231.00
Total Post-Petition Arrears \$15,513.53

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on November 1, 2020 and continuing through April 1, 2021, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$3,430.82** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$2,585.59 from November 2020 to March 2021 and \$2,585.58 for April 2021** towards the arrearages on or before the last day of each month at the address below;

M&T Bank
PO Box 62182
Baltimore, MD 21284-2182
(Or Overnight Mail)
M&T Bank
1 Fountain Plaza 7th Fl.
Buffalo NY 14203

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

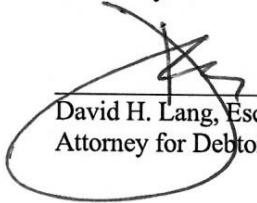
8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: October 23, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: 11/10/20



David H. Lang, Esquire
Attorney for Debtors

Date: 11/11/2020

/s/ Polly A. Langdon, Esquire, for
Scott F. Waterman, Esquire
Chapter 13 Trustee

Approved by the Court this ____ day of _____, 2020. However, the court
retains discretion regarding entry of any further order.

Date: November 12, 2020



Bankruptcy Judge
Ashely M. Chan